

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:

JERRY SCHMIDGALL
LISA ANN SCHMIDGALL
Debtor(s)

Case No. 07-13347

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/26/2007.
- 2) The plan was confirmed on 09/21/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/14/2012.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,512.17.
- 10) Amount of unsecured claims discharged without payment: \$47,145.42.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$71,886.00
Less amount refunded to debtor	\$1,026.00

NET RECEIPTS:

\$70,860.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,536.06
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$6,536.06

Attorney fees paid and disclosed by debtor:	\$500.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AR CONCEPTS	Unsecured	599.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	156.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	377.67	NA	NA	0.00	0.00
AT&T	Unsecured	1,768.86	NA	NA	0.00	0.00
BENEFICIAL	Unsecured	6,215.00	5,453.36	5,453.36	4,815.26	0.00
CARPENTERSVILLE FIRE DEPT	Unsecured	600.00	NA	NA	0.00	0.00
CITIZENS BANK	Unsecured	NA	9,067.24	9,067.24	7,197.29	0.00
CREDIT MANAGEMENT INC	Unsecured	206.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	183.11	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	2,257.74	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	NA	4,919.30	4,919.30	4,343.69	0.00
DEPENDON COLLECTION SVC	Unsecured	433.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	10,765.00	10,765.81	10,765.81	9,506.10	0.00
EAST BAY FUNDING	Unsecured	8,503.00	8,503.74	8,503.74	7,508.72	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	203.00	203.22	203.22	179.44	0.00
ELGIN CARDIOLOGY ASSOCIATES	Unsecured	68.00	NA	NA	0.00	0.00
EMERGENCY CARE GROUP OF IL	Unsecured	428.00	NA	NA	0.00	0.00
FREEDMAN ANSELMO LINGBERG R/	Unsecured	7,447.05	NA	NA	0.00	0.00
GEMB	Unsecured	13.00	NA	NA	0.00	0.00
HARRIS BANK	Unsecured	98.00	NA	NA	0.00	0.00
HSBC	Unsecured	517.00	NA	NA	0.00	0.00
HSBC	Unsecured	6,961.00	NA	NA	0.00	0.00
KANE COUNTY TEACHERS CU	Unsecured	6,695.00	NA	NA	0.00	0.00
KANE COUNTY TREASURER	Priority	2,706.43	NA	NA	0.00	0.00
KANE COUNTY TREASURER	Secured	2,706.43	2,706.43	2,706.43	2,706.43	0.00
MRSI	Unsecured	1,109.48	NA	NA	0.00	0.00
MRSI	Unsecured	995.86	NA	NA	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	16,561.00	16,561.61	16,561.61	14,623.74	0.00
NATIONAL CAPITAL MGMT LLC	Secured	7,470.00	7,316.83	7,316.83	7,316.83	509.56
NATIONSTAR MORTGAGE	Secured	NA	NA	NA	0.00	0.00
NICOR GAS	Unsecured	42.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PATRICK CONNOR MD	Unsecured	140.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	254.37	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	160.85	NA	NA	0.00	0.00
PENTAGROUP FINANCIAL	Unsecured	500.00	NA	NA	0.00	0.00
PROFESSIONAL MEDICAL COLLECT	Unsecured	51.60	NA	NA	0.00	0.00
PROONENT MEDICAL GROUP	Unsecured	130.20	NA	NA	0.00	0.00
PROVENA ST JOSEPH HOSPITAL	Unsecured	379.67	NA	NA	0.00	0.00
SHERMAN HOSPITAL	Unsecured	97.72	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	7,518.00	5,894.86	5,894.86	5,205.10	0.00
ST JOSEPH HOSPITAL	Unsecured	5,354.00	NA	NA	0.00	0.00
TRG ACCOUNT SERVICES	Unsecured	214.00	466.35	466.35	411.78	0.00
TRG ACCOUNT SERVICES	Unsecured	507.60	NA	NA	0.00	0.00
VAN RU CREDIT CORPORATION	Unsecured	363.00	NA	NA	0.00	0.00
WOW INTERNET & CABLE	Unsecured	206.27	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,316.83	\$7,316.83	\$509.56
All Other Secured	\$2,706.43	\$2,706.43	\$0.00
TOTAL SECURED:	\$10,023.26	\$10,023.26	\$509.56
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$61,835.49	\$53,791.12	\$0.00

Disbursements:

Expenses of Administration \$6,536.06
 Disbursements to Creditors \$64,323.94

TOTAL DISBURSEMENTS : **\$70,860.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/16/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.